

**United States Bankruptcy Court – District of New Mexico**  
**AFTER YOU FILE FOR BANKRUPTCY – WHAT HAPPENS NEXT & WHAT YOU NEED TO DO**

**This document contains general information regarding chapter 7 bankruptcy cases**

**CHAPTER 7:**

- The Clerk's Office will mail you a document identified as **Official Form 309A – Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**. If you do not receive this document in the mail within 10 days of filing your bankruptcy case, contact the Clerk's Office. This document contains important information, including **your case number, important deadlines, the trustee assigned to your case, along with the date, time, and location of your Meeting of Creditors**.

**\*\*Your Meeting of Creditors will be held Telephonically\*\***

- If your bankruptcy case is deficient, the Clerk's Office will mail you a document identified as **Clerk's Notice of Deficient Filing**. This document will identify required documents that were not filed with your Voluntary Petition. It informs you that if certain documents are not filed within a certain time frame, your case will be dismissed.

**MAIL COPIES OF THE FOLLOWING ITEMS TO THE TRUSTEE'S ADDRESS AT LEAST 7 DAYS BEFORE THE MEETING OF CREDITORS:**

- A photo ID issued by a governmental unit (i.e. driver's license).
- Social Security card (or evidence of your number or a written statement that there is not one).
- Payment Advices received during the 60-day period before filing bankruptcy. *Payment advices can include paycheck stubs, wage statements, automatic deposit statements, social security, retirement, other income.*
- Your most recent federal income tax return **or** transcript of most recent federal tax return **or** written statement that the document does not exist.
- Statements for all bank or investment accounts (checking, savings, brokerage, etc.) for the time period that includes the month for the date the petition was filed.

Note: for further information regarding items listed above go to the Court's website at:

[www.nmb.uscourts.gov/self-rep/after-you-file](http://www.nmb.uscourts.gov/self-rep/after-you-file); See item #2 Meeting of Creditors – Important Requirements for Debtors and Required Identification.

\*Refer to item #5 on the Meeting of Creditors Notice for the Trustee's contact information. Any questions regarding submission of the documents are to be directed to the trustee.

**ADDITIONAL INFORMATION:**

- If you move or change your phone number, you must file a **Change of Address** form with the Clerk's Office. This form is on our website [www.nmb.uscourts.gov](http://www.nmb.uscourts.gov) or can be obtained by contacting the Clerk's Office.
- **Any documents you file with the Clerk's Office must contain your name, case number and your signature.**

**DISCHARGE INFORMATION:**

- You must complete a 2nd Debtor Education Course (Personal Financial Management Course) and file **Official Form 423 – Debtor's Certification of Completion of Instructional Course Concerning Financial Management** with the Clerk's Office within 60 days after the Meeting of Creditors. A complete list of approved agencies that provide this course is available at: [www.justice.gov/ust/eo/bapcpa/ccde/DE Files/DE Approved Agencies HTML/de new mexico/de new mexico.htm](http://www.justice.gov/ust/eo/bapcpa/ccde/DE%20Files/DE%20Approved%20Agencies%20HTML/de%20new%20mexico/de%20new%20mexico.htm)
- The deadline for creditors to file a complaint to object to discharge or to challenge dischargeability of certain debts is a deadline that appears in the document identified above as **Official Form 309A – Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**.
- The Clerk's Office will review your case for discharge eligibility within 2 – 3 weeks after this deadline.
- Keep the **Order of Discharge** with your important papers as proof your case was completed and discharge was granted.

**FILING FEE PAYMENT INFORMATION:**

If you filed an Application To Pay Filing Fee In Installments:

- You will receive an Order in the mail signed by the judge that either grants or denies the application.
- Follow the instructions in the Order or your case may be dismissed.

If you filed an Application To Waive Filing Fee:

- You will receive an Order in the mail signed by the judge that either grants or denies the application.
- Follow the instructions in the Order or your case may be dismissed.

You may submit payment by:

- *U.S. Mail or by another carrier (UPS or FedEx):* Send check or money order payable to: **U.S. Bankruptcy Court, 333 Lomas Blvd NW, Suite 360, Albuquerque, NM 87102.**
- *In Person:* Bring check, money order, or debit card to: **U.S. Bankruptcy Court, 333 Lomas Blvd NW, Suite 360, Albuquerque, NM 87102.**

**\*\*We do not accept credit cards\*\***

**CONTACT INFORMATION FOR THE U.S. BANKRUPTCY COURT**  
**CLERK'S OFFICE, DISTRICT OF NEW MEXICO:**

- By phone: **505-415-7999** or toll free **866-291-6805**. **If your call goes to voice mail, please leave your name, case number, phone number, and a detailed message, someone will get back to you.**
- Web Site: [www.nmb.uscourts.gov](http://www.nmb.uscourts.gov) and select the For Self-Represented tab.

A photo ID is required to enter the building. You must pass through security. Cell phones must be turned off.

Dated: 12/2/21